

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Caption in Compliance with D.N.J. LBR 9004-1(b)

DCU 22-028844
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Christopher A. DeNardo, Esquire – 250782017
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ATTORNEYS FOR DIGITAL FEDERAL CREDIT
UNION

In Re:

BENJAMIN RICH,
DEBTOR

Case No.: 22-01299-SLM

Judge: HONORABLE STACEY L. MEISEL

Chapter: 7

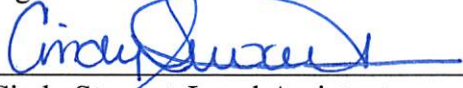
CERTIFICATION OF SERVICE

I, Cindy Stewart the undersigned

1. ☐ represent the _____ in the above-captioned matter.
☒ am the Legal Assistant for Christopher A. DeNardo, Esquire and Elizabeth L. Wassall, Esquire, who represents the Secured Creditor in the above-captioned matter.
☐ am the _____ in the above case and am representing myself.
2. On September 15, 2022, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:
3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: 9/15/2022

Signature


Cindy Stewart, Legal Assistant

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Yakov Rudikh, Rudikh and Associates 14 Woodward Drive Old Bridge, NJ 08857		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Benjamin Rich a/k/a Samuel Guillaume Debtor 159 Clifford Street Newark, NJ 07105		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY



In the matter of:

Benjamin Rich

Debtor

Digital Federal Credit Union

Plaintiff(s)

Case No. 22-15165

v.

Benjamin Rich

Adversary No. 22-1299

Defendant(s)

Judge: MEISEL

SUMMONS AND NOTICE OF PRETRIAL CONFERENCE IN AN ADVERSARY PROCEEDING

YOU ARE SUMMONED and required to submit a motion or answer to the complaint which is attached to this summons to the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall file a motion or answer to the complaint within 35 days.

Address of Clerk	United States Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, New Jersey 07102
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At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name and Address of Plaintiff's Attorney	Elizabeth Wassall Christopher DeNardo LOGS Legal Group 14000 Commerce Parkway, Suite B Mount Laurel, NJ 08054
--	---

If you make a motion, your time to answer is governed by Fed.R.Bankr.P. 7012.

YOU ARE NOTIFIED that a pretrial conference of the proceeding commenced by the filing of the complaint will be held at the following time and place.

Address	United States Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, New Jersey 07102
---------	---

Courtroom: 3A

Date and Time:

11/15/2022 @ 11:30AM

IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.

Jeanne A. Naughton, Clerk

Date: 9/13/2022By: /s/ Rebecca Hernandez
Deputy Clerk

rev.1/4/17

Pursuant to D.N.J. LBR 9019-2, Mediation: Procedures, there is a presumption of mediation in all adversary proceedings. For more information regarding the mediation program, see the related Local Rules and forms on the Court's web site njb.uscourts.gov/mediation.

Case No.: 22-15165

Adv. No.: 22-1299

The pre-trial conference in this matter has been scheduled for:

Date: 11/15/2022

Time: 11:30AM

Courtroom: 3A

Address: United States Bankruptcy Court
50 Walnut St, 3rd Fl., Newark, NJ 07102

PLAINTIFF SHALL SERVE ALL PARTIES WITH A COPY OF THESE INSTRUCTIONS, THE PROPOSED *JOINT ORDER SCHEDULING PRETRIAL PROCEEDINGS AND TRIAL AND MEDIATION ORDER* WHEN SERVING THE SUMMONS AND COMPLAINT.

All parties are directed to exchange initial discovery under Fed. R. Civ. Proc. 26(a) within 14 days of the date the answer is filed.

**There is a presumption of mediation in all
Adversary Proceedings**

MEDIATION ORDER - The parties must submit, at least three (3) days prior to the pretrial conference, a proposed *Mediation Order*, in the attached form.

JOINT ORDER SCHEDULING PRETRIAL PROCEEDINGS AND TRIAL - The parties must submit, at least 3 days prior to the pretrial conference, a *Joint Proposed Scheduling Order* in the attached form, establishing a discovery and pretrial motion schedule, and an estimated length of trial. The court will fix a trial date.

**Attendance at the pretrial conference is REQUIRED
if the parties fail to submit both of the above orders.**

Under D.N.J. LBR 9019-2 (a)(3), a party seeking to be excused from mediation, or a determination from the court that mediation should not proceed, or otherwise raise an objection to mediation, may file a motion. The motion shall be filed with the Clerk of the Bankruptcy Court, and shall be served on all parties to the adversary proceeding. The motion shall be considered at the pretrial conference.

THE PLAINTIFF'S FAILURE TO TIMELY FILE A REQUEST TO ENTER DEFAULT, IF AN ANSWER HAS NOT BEEN FILED, MAY RESULT IN DISMISSAL FOR LACK OF PROSECUTION AT THE PRE TRIAL CONFERENCE.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Case No.: 22-15165

Chapter: 13

In Re:

Adv. Pro. No.: 22-1299

Judge: MEISEL

v.

Plaintiff(s)

Defendant(s)

MEDIATION ORDER

The relief set forth on the following page is **ORDERED**.

It having been determined that mediation may produce a mutually agreeable resolution of all or some of the issues between the parties, and the parties having

- ☐ agreed on the selection of a mediator [add the name and address of the mediator below],
- ☐ been unable to agree on the selection of a mediator, ask the court to appoint one [court will add the name and address of a mediator],

it is ORDERED, that

the parties will make a good faith attempt to settle this action through mediation and will attend, personally or through a representative with authority to negotiate and settle the disputes, all sessions scheduled by the mediator;

_____ is appointed to serve as mediator in this matter.

The mediator's address is _____.

It is further ORDERED, that

D.N.J. LBR 9019-1 and 9019-2, as well as the following terms and guidelines will govern the mediation process between the parties:

1. Plaintiff must immediately serve the designated mediator with a copy of the *Mediation Order*.
2. Promptly after receiving the *Mediation Order*, the mediator must determine whether there is a basis for disqualification or whether the mediator is unable to serve for any other reason.
3. Upon entry of this Order, the parties must promptly contact the mediator to schedule the organizational telephone conference required by D.N.J. LBR 9019-2(d).
4. The scheduling and location of all mediation sessions will be determined by the mediator; however, the mediation must commence not later than 60 days after the entry of this order, unless extended by further court order.
5. The parties will compensate the mediator at the rate of \$_____. Each party is responsible for one-half of the mediator's fee. The fee is due not later than 30 days after presentation of the mediator's invoice. Either the mediator or a party to the mediation may bring a motion to enforce the parties' payment obligations under this Order.
6. The mediator has the right to terminate this mediation at any time, for any reason, by providing written notice to counsel for all parties.
7. Not later than 7 days after the conclusion of the mediation, the mediator must file Local Form, *Mediation Report*.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

v.

Plaintiff(s)

Defendant(s)

Case No.: 22-15165

Hearing Date:

Adv. No.: 22-1299

Judge: MEISEL

**JOINT ORDER SCHEDULING
PRETRIAL PROCEEDINGS AND TRIAL**

The relief set forth on the following pages, numbered two (2) and three (3), is hereby **ORDERED**.

A pretrial conference, having been scheduled pursuant to *Fed.R.Civ.P.* 16(b) and (e), made applicable to these proceedings by *Fed.R.Bankr.P.* 7016, it is

ORDERED that

1. All fact discovery is to be completed by _____ [enter a date more than 90 days from the date of the pretrial conference]. Any motions to compel discovery are to be made so that the Court can rule and the discovery can be obtained before that date. Late filed discovery motions will not constitute cause for an adjournment of the scheduled trial date. To the extent any party seeks to introduce expert testimony, an amended joint scheduling order must be filed no later than 30 days after the above date, providing for the delivery of expert reports and completion of expert discovery.

2. The parties to this Order consent to the Bankruptcy Court's adjudication and entry of final judgment on all claims and defenses raised in this proceeding, unless specifically contested in pleadings which comply with Fed. R. Bankr. P. 7008 and Fed. R. Bankr. P. 7012. To the extent any party does not so consent, that party must file a motion within 30 days of the entry of this Order seeking a determination as to whether this Court may adjudicate to final judgment any or all claims and defenses. The failure to timely file such a motion shall be deemed consent to the Bankruptcy Court's adjudication and entry of final judgment on all claims and defenses raised in this proceeding.

3. Any party seeking to amend pleadings or add additional parties, must do so by filing a motion no later than 30 days after the close of fact discovery.

4. All other motions must be filed no later than 30 days after the completion of all discovery. Late filed motions will not constitute cause for an adjournment of the trial date.

5. Each party must pre-mark the exhibits which may be used at trial.

6. 14 days before trial each party must:

(a) serve a copy of the pre-marked exhibits on each opposing party and provide one bound copy of the exhibits to the Court in Chambers (not to be docketed by the Clerk); and

(b) file, and serve on each opposing party a list of witnesses.

7. All exhibits will be admitted into evidence and witnesses permitted to testify at trial, unless a written objection has been filed 7 days before the trial date. Only parties identified on the witness list will be permitted to give testimony.

8. Any party intending to introduce deposition testimony at trial must serve on each opposing party and file copies of the transcript pages with excerpts highlighted.

9. Within 14 days from the conclusion of the trial, unless such time is extended by the Court, each party must file, and serve on each opposing party, separately numbered proposed findings of fact and conclusions of law with supporting legal citations.

10. Trial will begin on _____ at _____ or as soon as the matter may be heard, at:

UNITED STATES BANKRUPTCY COURT ADDRESS:

Courtroom no: _____

PARTIES MUST BE PREPARED TO PROCEED TO TRIAL ON THE SCHEDULED DATE. ADJOURNMENTS WILL BE GRANTED ONLY FOR COMPELLING REASONS BEYOND THE CONTROL OF THE PARTIES. UNDER D.N.J. LBR 5071-1, PARTIES REQUESTING AN ADJOURNMENT MUST SUBMIT LOCAL FORM, *ADJOURNMENT REQUEST*, VIA CHAMBERS EMAIL NOT LATER THAN 3 DAYS BEFORE THE TRIAL DATE.

rev.2/7/22

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
LOGS Legal Group LLP 14000 Commerce Parkway, Suite B Mount Laurel, NJ 08054 (856) 793-3080 logsecf@logs.com Christopher DeNardo - 250782017 Elizabeth L. Wassall - 023211995 ATTORNEYS FOR DIGITAL FEDERAL CREDIT UNION	
In re: BENJAMIN RICH a/k/a SAMUEL GUILLAUME, Debtor.	Chapter 13 Case No. 22-15165-SLM
DIGITAL FEDERAL CREDIT UNION, Plaintiff, v. BENJAMIN RICH a/k/a SAMUEL GUILLAUME, Defendant.	ADVERSARY NO.

COMPLAINT TO DETERMINE DISCHARGEABILITY OF DEBT

DIGITAL FEDERAL CREDIT UNION, by and through its undersigned counsel, LOGS Legal Group LLP, herby files this Complaint to determine the dischargeability of debt pursuant to 11 U.S.C. §§ 523(a)(2)(A) and 523(a)(2)(C), and alleges as follows upon information and belief, based on its investigation of the matters alleged and on documents available:

I. JURISDICTION AND VENUE

1. This adversary proceeding arises under and in connection with the above-captioned Chapter 13 bankruptcy case commenced by the filing of a voluntary petition on or about June 27, 2022 (the “Petition Date”).

2. This adversary proceeding is a core proceeding pursuant to § 157(b) of Title 28 of the United States Code. This Court has jurisdiction pursuant to § 157 and § 1334(b) of Title 28 of the United States Code.

3. This adversary proceeding arises in a case under the Bankruptcy Code pending in this District and, thus, venue properly lies within this District pursuant to § 1409(a) of Title 28 of the United States Code.

4. This is an adversary proceeding brought under and pursuant to Rule 7001 of the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”) and §§ 105 and 523 of the United States Bankruptcy Code, 11 U.S.C. §§ 101 et seq. (as amended, the “Bankruptcy Code”).

II. THE PARTIES

5. Plaintiff DIGITAL FEDERAL CREDIT UNION is a lending company with a business address of 220 Donald Lynch Boulevard, Marlborough, MA 01752.

6. Benjamin Rich a/k/a Samuel Guillaume (the “Defendant”) is an adult individual who is the debtor in the above-captioned Chapter 13 bankruptcy case pending in the United States Bankruptcy Court for the District of New Jersey, with a principal residence at 14 Lincoln Street, South Hackensack, NJ 07606.

7. Defendant filed his Petition for Relief under Chapter 13 of the Bankruptcy Code on June 27, 2022.

III. FACTS UNDERLYING THE CLAIM

8. On January 15, 2022, Defendant originated a DIGITAL FEDERAL CREDIT UNION Visa Loan credit card with a \$18,200.00 credit limit.

9. The Defendant utilized the credit card for purchases and/or cash advances, *in pertinent part*, as follows:

- a. On February 16, 2022, Defendant made a purchase through PayPal for \$8,000.00.
- b. On February 17, 2022, Defendant made another purchase through PayPal for \$3,000.00.
- c. On April 20, 2022, Defendant disputed the above purchases through PayPal totaling \$11,000.00, and thus the charges were suspended from Defendant's account pending investigation, and Defendant's balance on the account was reduced from \$17,615.70 to only \$6,615.70, pending investigation.
- d. After April 20, 2022, Defendant continued to make charges to the account, increasing the balance due on the account, which charges include, *but are not limited to*, the following:
 - i. On April 23, 2022, Defendant made a purchase at "TST*SPIRIT BAR &" in the amount of \$218.20, which, upon information and belief, was for dining.
 - ii. On April 24, 2022, Defendant made a purchase from "BRADTIPTON.SAMCART" in the amount of \$997.00 which, upon information and belief, was for an instructional course on how to become a "secured party creditor".

- iii. On April 28, 2022, Defendant made a purchase at “KARIZMA LOUNGE” in the amount of \$223.30, which, upon information and belief, is a Hookah Bar.
- iv. On May 3, 2022, Defendant made a purchase at “MAYA HOOKAH LOUNGE” in the amount of \$141.25, which, upon information and belief, is a Hookah Bar.
- v. On May 9, 2022, Defendant made a purchase from “COINMAMA” for \$629.94 which, upon information and belief, was for cryptocurrency.
- vi. On May 10, 2022, Defendant made a purchase at “BABYLON HOOKAH LOU” in the amount of \$152.07, which, upon information and belief, is a Hookah Bar.
- vii. On May 10, 2022, Defendant made a purchase at “STK DOWNTOWN ROOFT” in the amount of \$326.63 which, upon information and belief, was for dining.
- viii. On May 11, 2022, Defendant made a purchase from “COINMAMA” for \$314.97 which, upon information and belief, was for cryptocurrency.
- ix. On May 14, 2022, Defendant made a purchase from “CCI*RESERVATIONS.C” for \$740.29 which, upon information and belief, was for travel services.
- x. On May 17, 2022, Defendant made a purchase from “COINMAMA” for \$524.95 which, upon information and belief, was for cryptocurrency.
- xi. On May 19, 2022, Defendant made a purchase from “COINMAMA” for \$577.45 which, upon information and belief, was for cryptocurrency.

- xii. On May 23, 2022, Defendant made a purchase from “COINMAMA” for \$629.94 which, upon information and belief, was for cryptocurrency.
- e. As of May 27, 2022, Defendant’s balance on the account had climbed back up to \$16,479.51. Defendant incurred \$9,863.81 in additional charges between April 20, 2022 and May 27, 2022.
- f. On May 31, 2022, the \$11,000.00 in “disputed” PayPal charges were reposted to the account, as it was determined following investigation that Defendant did make those transactions, which appear to be “security items” on real estate, and the Defendant’s balance on the account was increased from \$16,479.51 to \$27,479.51 accordingly.

True and correct copies of the Account Statements are attached hereto as **Exhibit “A”** and incorporated herein.

10. At the time of bankruptcy filing on June 27, 2022, the account balance was \$28,098.81, well in excess of the \$18,200.00 credit limit. To date, the balance remains unpaid.

COUNT I
NONDISCHARGEABILITY OF DEBT
11 U.S.C. § 523(a)(2)(A)

11. Plaintiff DIGITAL FEDERAL CREDIT UNION incorporates the preceding paragraphs by reference as if set forth fully herein and at length.

12. Section 523(a)(2)(A) of the Bankruptcy Code provides, in pertinent part, that debts “for money, property, services, or an extension, renewal, or refinancing of credit” obtained by “false pretenses, a false representation, or actual fraud” are not dischargeable.

13. Defendant's use of the credit card, and representations made to DIGITAL FEDERAL CREDIT UNION, as described and set forth in greater detail hereinabove, constitute false pretenses, false representations and/or actual fraud.

14. Defendant made statements to DIGITAL FEDERAL CREDIT UNION disputing charges, knowing them to be false and with the intent and purpose of deceiving and defrauding DIGITAL FEDERAL CREDIT UNION.

15. Defendant continued to make charges to the account, even after disputing charges, with the intent and purpose of with the intent and purpose of deceiving and defrauding DIGITAL FEDERAL CREDIT UNION.

16. DIGITAL FEDERAL CREDIT UNION has suffered loss and damages as a direct result of the Defendant's false pretenses, false representations and/or actual fraud.

17. Defendant's debt to DIGITAL FEDERAL CREDIT UNION should be excepted from discharge pursuant to 11 U.S.C. §523(a)(2)(A).

WHEREFORE, Plaintiff, DIGITAL FEDERAL CREDIT UNION, prays this Honorable Court enter a nondischargeable judgment against Defendant for the amount due on the account including interest, attorney fees and costs, and for any such further relief as the Court may deem appropriate and just.

COUNT II
NONDISCHARGEABILITY OF DEBT
11 U.S.C. § 523(a)(2)(C)(i)(II)

18. Plaintiff DIGITAL FEDERAL CREDIT UNION incorporates the preceding paragraphs by reference as if set forth fully herein and at length.

19. Section 523(a)(2)(C)(i)(II) of the Bankruptcy Code further states that, for purposes of subparagraph (A) above, "cash advances aggregating more than \$1,100.00 that are

extensions of consumer credit under an open end credit plan obtained by an individual debtor on or within 70 days before the order for relief” are not dischargeable.

20. Defendant’s charges for cryptocurrency, as outlined above, are, in effect, cash advances totaling \$2,677.25, which exceeds \$1,100.00.

21. The Defendant’s debt to DIGITAL FEDERAL CREDIT UNION should be excepted from discharge pursuant to 11 U.S.C. § 523(a)(2)(C)(i)(II).

WHEREFORE, Plaintiff, DIGITAL FEDERAL CREDIT UNION, prays this Honorable Court enter a nondischargeable judgment against Defendant pursuant to 11 U.S.C.

§523(a)(2)(C)(i)(II) in the amount of \$2,677.25, plus interest, attorney fees and costs, and for any such further relief as the Court may deem appropriate and just.

COUNT III
NONDISCHARGEABILITY OF DEBT
11 U.S.C. § 523(a)(2)(C)(i)(I)

22. Plaintiff DIGITAL FEDERAL CREDIT UNION incorporates the preceding paragraphs as if set forth fully herein and at length.

23. Section 523(a)(2)(C)(i)(I) of the Bankruptcy Code further states that, for purposes of subparagraph (A) above, “consumer debts owed to a single creditor and aggregating more than \$800.00 for luxury goods or services incurred by an individual debtor on or within 90 days before the order for relief” are not dischargeable.

24. Defendant’s charges for travel services, dining, and hookah lounges, as outlined above, totaled \$1,801.74, exceeding \$800.00.

25. The Defendant’s debt to DIGITAL FEDERAL CREDIT UNION should be excepted from discharge pursuant to 11 U.S.C. §523(a)(2)(C)(i)(I).

WHEREFORE, Plaintiff, DIGITAL FEDERAL CREDIT UNION, prays this Honorable Court enter a nondischargeable judgment against Defendant pursuant to 11 U.S.C. §523(a)(2)(C)(i)(I) in the amount of \$1,801.74, including interest, attorney fees and costs, and for any such further relief as the Court may deem appropriate and just.

Respectfully submitted,
LOGS LEGAL GROUP, LLP

Dated: September 12, 2022

By: /s/Elizabeth L. Wassall
Christopher DeNardo - 250782017
Elizabeth L. Wassall - 023211995
Attorneys for DIGITAL FEDERAL CREDIT UNION
14000 Commerce Parkway, Suite B
Mount Laurel, NJ 08054
(856) 793-3080
logsecf@logs.com



Visa Credit Card Bill

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925
CARD NUMBER:

Summary of Account Activity	
Starting Balance	74.55
Payments	-50.00
Other Credits	-255.60
Purchases	15,542.34
Cash Advances	0.00
Other Debits	0.00
Fees Charged	0.00
Interest Charged	0.00
New Balance	15,311.29
<p>If you would like information about credit counseling services, call 877-316-6322</p>	

Payment Information	
Minimum Payment Due	268.00
Past Due Amount	0.00
Required Payment Due	268.00
Due Date	04/05/22
DCU REWARDS VISA LN#	
Credit Limit	18,200.00
Available Credit	2,888.71
Statement Closing Date	03/10/22
Days in Period	28
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$ 25.00 and your APRS may be increased up to the penalty APR of 18.000%. The actual amount of your late fee may be less.</p> <p>Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about... And you will end up paying an estimated total of...
ONLY THE MINIMUM PAYMENT	31 YEARS \$31,989
\$508	3 YEARS \$18,288 (SAVINGS=\$13,701)

Transactions				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
02/09	02/11	SHELL OIL 57545294 BAYONNE NJ	74.04	
02/10	02/11	TRAX CAR WASH EDISON NJ	19.12	
02/09	02/11	DIAMOND ELECTRONIC NEWARK NJ	85.30	
02/10	02/11	WAL-MART #3469 LINDEN NJ	58.36	
02/10	02/11	USPS PO 3508860319 BROOKLYN NY	101.00	
02/10	02/12	WENDY'S 210 CLARK NJ	11.72	
02/10	02/12	KING SOUVLAKI 917-4161189 NY	37.07	
02/12	02/14	PAY* HOMEADVISOR-F HANDY.COM NY	285.59	

Please detach at perforation and return with payment

PAY YOUR VISA USING ONLINE BANKING, MOBILE BANKING, OR EASY TOUCH
Save your checks, stamps, envelopes, and time! Pay your VISA® using ONLINE BANKING at dcu.org, your MOBILE BANKING app, or by calling Easy Touch at 800.328.8797.

Member Number
Account Number
Minimum Payment Due 268.00
Past Due Amount 0.00
Required Payment Due 04/05/22 268.00
New Balance 15,311.29

Amount Enclosed: \$

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925

DIGITAL FEDERAL CREDIT UNION
P.O. Box 9129
MARLBOROUGH, MA 01752-9129

PERIODIC FINANCE CHARGE (*)

FINANCE CHARGE begins to accrue from the date the transaction is posted to my Account. The FINANCE CHARGE is calculated (and stored) each day during the billing cycle by taking the beginning day's balance and multiplying it by the Periodic Rate divided by 365. The total FINANCE CHARGE for the Billing Cycle is the sum of all stored FINANCE CHARGES for that cycle. No FINANCE CHARGE will be imposed on new purchases which appear for the first time during the Billing Cycle if the entire Previous Statement Balance (including unpaid FINANCE CHARGE) is paid in full by the Payment Due Date (25 days from the Billing Cycle closing date) and there is no new cash advance activity. Cash Advances will incur a daily FINANCE CHARGE for each day the Cash Advance balance remains on the account. You define Cash Advance under ACCESSING THE ACCOUNT in the VISA® CREDIT CARD AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT and Disclosure Table, which I received when I opened my Visa Account. FINANCE CHARGE is calculated using the balance as of the beginning of each day in the Billing Cycle. While transactions actually posted to my account on the Billing Cycle Close Date will be included in the Balances and other Totals at the bottom of each statement, they will not have been used in the calculation of that cycle's FINANCE CHARGE as the beginning balance for that day would have already been determined.

Average Daily Balance: Although the FINANCE CHARGE is calculated daily, the Average Daily Balance is provided on my statement for reference. The Average Daily Balance is the total FINANCE CHARGE for the cycle divided by the number of days in the cycle divided by the Periodic Rate times 365.

I understand there may be minor variations due to rounding.

MINIMUM PAYMENT

I must pay at least the "Total Minimum Payment" by the "Payment Due Date" shown on my Statement. The "Total Minimum Payment" includes the Minimum Payment Due, Past Due Amounts, any outstanding fees, and any amount in excess of my Credit Limit, as applicable.

I may pay more than the Minimum Payment Due, pay more frequently or pay the Previous Balance which includes any FINANCE CHARGE due, and by doing so will reduce my FINANCE CHARGE. Information regarding my Minimum Payment Due is stated in the *Visa Additional Federal Disclosure Table*.

I understand that any Payment received is applied in the following order as applicable: (1) Miscellaneous and Late Fees, (2) all unpaid FINANCE CHARGE, (3) principal. Principal is reduced in the following order:

- Purchase balance as of last statement
- Cash advance balance as of last statement
- Purchase this cycle
- Cash advances this cycle

Payments received that are in excess of the required minimum will be applied to balances in descending rate order as applicable.

ADDITIONAL TERMS

The following terms apply to your Account:

Annual Percentage Rate:.....See reverse
Minimum Finance Charge:.....None
Transaction Charge for Purchases:.....None
Grace Period for Purchases:..... Approximately 25 days
Grace Period for Cash Advances:.....None
Balance Computation Method:.....Average Daily Balance
including New Purchases

BILLING RIGHTS SUMMARY (In case of errors or questions about your Statement)

If you think your Statement is wrong, or if you need more information about a transaction on your Statement, you must write us on a separate sheet at **Digital Federal Credit Union, Attn: Error Resolution, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, Massachusetts 01752-9130**, as soon as possible. We must hear from you no later than sixty (60) days from the date we sent you the Statement on which the error or problem first appeared. You can telephone us at 508.263.6700 or 800.328.8797 but doing so will not preserve your rights.

In your letter, you must give us:

- Your name and account number;
- The dollar amount of the suspected error; and
- A description of the error and explanation of why you believe there is an error. If you need more information you will identify the item you are unsure about.

You do not have to pay any amount in question while DCU is investigating, but you are still obligated to pay the parts of your balance that are not in question. While we are investigating, we cannot report you as delinquent or take any action to collect the amount in question.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If DCU owns or operates the merchant, or if DCU mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of the purchases.

IMPORTANT

If your card has been lost or stolen, or if you have not received it, you must contact DCU immediately at 508.263.6700 or 800.328.8797 weekdays, from 8:00 a.m. to 8:00 p.m., Saturdays, from 9:00 a.m. to 3:00 p.m. Eastern Time. During non-business hours you must report the loss immediately by calling 800.847.2911 (800VISA911).

0310

P.O. Box 9129
Marlborough, MA 01752-9129



BANKING – THE DCU WAY

CARD NUMBER:

Page 2 of 3

Transactions <i>Continued</i>				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
02/12	02/14	CONTINENTAL TRADIN NEWARK NJ	16.52	
02/12	02/14	CONTINENTAL TRADIN NEWARK NJ	65.99	
02/13	02/14	PAY* HOMEADVISOR-F HANDY.COM NY		255.60
		CREDIT CARD CREDIT		
02/14	02/15	HOME* AHS.COM FRONTDOORHOMETN	133.29	
02/13	02/15	PIZZERIA SAO PAULO 862-2342211 NJ	27.72	
02/14	02/15	AMAZON.COM*5O8S56F AMZN.COM/BILLWA	38.56	
02/14	02/15	PRIME VIDEO*G64HA7 888-802-3080 WA	3.99	
02/15	02/15	ANGIE'S NATURAL & BROOKLYN NY	74.99	
02/14	02/15	BP#5453345VERRAZAN BROOKLYN NY	26.67	
02/14	02/15	BP#66321036M HOLDI BROOKLYN NY	14.14	
02/15	02/16	PAYPAL *DG PROCESS 402-935-7733 FL	8000.00	
02/13	02/16	IGENIUS 801-9393580 FL	174.99	
02/15	02/16	AMAZON PRIME*7X0RJ AMZN.COM/BILLWA	14.14	
02/16	02/17	PRIME VIDEO*8N7YM5 888-802-3080 WA	8.99	
02/16	02/17	PAYPAL *DG PROCESS 402-935-7733 FL	3000.00	
02/24	02/24	AMZN MKTP US*1B2KO AMZN.COM/BILLWA	255.80	
02/25	02/25	LOAN PAYMENT-TRANSFER		50.00
02/25	02/26	ALMAZ SMOKE SHOP L COLONIA NJ	77.80	
02/26	02/28	APPLE.COM/BILL 866-712-7753 CA	12.78	
02/26	02/28	APPLE.COM/BILL 866-712-7753 CA	10.65	
02/26	02/28	APPLE.COM/BILL 866-712-7753 CA	11.72	
02/26	02/28	APPLE.COM/BILL 866-712-7753 CA	2.99	
02/27	02/28	VESTA *AT&T PREPA 866-608-3007 OR	33.86	
02/26	02/28	SUPREME CAR WASH NEWARK NJ	6.00	
02/26	02/28	CHICK-FIL-A #03429 WOODBRIDGE NJ	14.12	
02/28	03/01	PRIME VIDEO*1I4GQ1 888-802-3080 WA	8.99	
02/28	03/01	AMAZON PRIME*1I1AK AMZN.COM/BILLWA	14.14	
02/28	03/01	CELL PHONE CLUB TW BROOKLYN NY	27.22	
02/28	03/02	SOMETHING GREEK BROOKLYN NY	33.76	
03/03	03/04	CASH APP*VENKATESH 415-375-3176 CA	1596.50	
03/04	03/05	SPC UNIVERSITY HTTPSSPCUNIVEGA	99.00	
03/04	03/05	NATIONAL PASSPORT PORTSMOUTH NH	510.00	
03/04	03/07	CRACKER BARREL #37 TEWKSBURY MA	50.39	
03/05	03/07	PRIME VIDEO*1W4DR5 888-802-3080 WA	3.99	
03/04	03/07	GARRETT'S FAMILY M MILFORD MA	82.37	
03/06	03/07	TMOBILE*POSTPAID I 800-937-8997 WA	350.00	
03/07	03/08	VZWRLSS*PREPAID PY 888-294-6804 FL	53.31	
03/08	03/09	NCS 800-826-5256 OH	14.76	

Fees

Transaction Date	Posting Date	Description	Amount
		TOTAL FEES FOR THIS PERIOD	0.00

Interest

Description	
INTEREST CHARGED ON STD PURCHASE	0.00
INTEREST CHARGED ON STD CASH ADV	0.00
INTEREST CHARGED ON STD BAL XFER	0.00
TOTAL INTEREST FOR THIS PERIOD	0.00

Totals Year-To-Date

TOTAL FEES CHARGED IN 2022	0.00
TOTAL INTEREST CHARGED IN 2022	0.00



BANKING – THE DCU WAY

CARD NUMBER:

Page 3 of 3

Interest Charge Calculation

Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	10,199.53	0.030822%	11.250 (V)	0.00
STD CASH ADV	0.00	0.030822%	11.250 (V)	0.00
STD BAL XFER	0.00	0.030822%	11.250 (V)	0.00

(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY

THE BALANCE USED TO COMPUTE INTEREST IS THE AVERAGE DAILY BALANCE CALCULATED BY ADDING THE OUTSTANDING BALANCE FOR EACH DAY IN THE CYCLE AND DIVIDING BY THE NUMBER OF DAYS IN THE CYCLE. THE OUTSTANDING BALANCE INCLUDES NEW CHARGES, PAYMENTS AND CREDITS. INTEREST IS FORGIVEN FOR QUALIFIED PURCHASE BALANCES OR PORTIONS OF PURCHASE BALANCES THAT ARE SUBJECT TO GRACE IF PAID BY 04/05/2022



Visa Credit Card Bill

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925
CARD NUMBER:

Summary of Account Activity	
Starting Balance	15,311.29
Payments	-468.00
Other Credits	-255.80
Purchases	2,202.22
Cash Advances	0.00
Other Debits	0.00
Fees Charged	824.00
Interest Charged	153.74
New Balance	17,767.45
<p>If you would like information about credit counseling services, call 877-316-6322</p>	

Payment Information	
Minimum Payment Due	311.00
Past Due Amount	0.00
Required Payment Due	311.00
Due Date	05/05/22
DCU REWARDS VISA LN#	
Credit Limit	18,200.00
Available Credit	432.55
Statement Closing Date	04/11/22
Days in Period	32
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$ 25.00 and your APRS may be increased up to the penalty APR of 18.000%. The actual amount of your late fee may be less.</p> <p>Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about... And you will end up paying an estimated total of...
ONLY THE MINIMUM PAYMENT	33 YEARS \$37,276
\$593	3 YEARS \$21,348 (SAVINGS=\$15,928)

Transactions				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
03/11	03/11	LOAN PAYMENT-TRANSFER		268.00
		ONE TIME DCU REWARDS VISA PAYMENT		
03/14	03/16	VCN*NY CITY VITAL 888-4121838 NY	8.30	
03/15	03/16	AMZN MKTP US AMZN.COM/BILLWA		255.80
		CREDIT CARD CREDIT		
03/15	03/17	IGENIUS 801-9393580 NJ	174.99	
03/21	03/22	AMZN MKTP US*1N2GN AMZN.COM/BILLWA	19.17	
03/26	03/28	APPLE.COM/BILL 866-712-7753 CA	11.72	

Please detach at perforation and return with payment

PAY YOUR VISA USING ONLINE BANKING, MOBILE BANKING, OR EASY TOUCH

Save your checks, stamps, envelopes, and time! Pay your VISA® using ONLINE BANKING at dcu.org, your MOBILE BANKING app, or by calling Easy Touch at 800.328.8797.

Member Number
Account Number

Minimum Payment Due 311.00
Past Due Amount 0.00
Required Payment Due 05/05/22 311.00
New Balance 17,767.45

Amount Enclosed: \$

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925

DIGITAL FEDERAL CREDIT UNION
P.O. Box 9129
MARLBOROUGH, MA 01752-9129

PERIODIC FINANCE CHARGE (*)

FINANCE CHARGE begins to accrue from the date the transaction is posted to my Account. The FINANCE CHARGE is calculated (and stored) each day during the billing cycle by taking the beginning day's balance and multiplying it by the Periodic Rate divided by 365. The total FINANCE CHARGE for the Billing Cycle is the sum of all stored FINANCE CHARGES for that cycle. No FINANCE CHARGE will be imposed on new purchases which appear for the first time during the Billing Cycle if the entire Previous Statement Balance (including unpaid FINANCE CHARGE) is paid in full by the Payment Due Date (25 days from the Billing Cycle closing date) and there is no new cash advance activity. Cash Advances will incur a daily FINANCE CHARGE for each day the Cash Advance balance remains on the account. You define Cash Advance under ACCESSING THE ACCOUNT in the VISA® CREDIT CARD AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT and Disclosure Table, which I received when I opened my Visa Account. FINANCE CHARGE is calculated using the balance as of the beginning of each day in the Billing Cycle. While transactions actually posted to my account on the Billing Cycle Close Date will be included in the Balances and other Totals at the bottom of each statement, they will not have been used in the calculation of that cycle's FINANCE CHARGE as the beginning balance for that day would have already been determined.

Average Daily Balance: Although the FINANCE CHARGE is calculated daily, the Average Daily Balance is provided on my statement for reference. The Average Daily Balance is the total FINANCE CHARGE for the cycle divided by the number of days in the cycle divided by the Periodic Rate times 365.

I understand there may be minor variations due to rounding.

MINIMUM PAYMENT

I must pay at least the "Total Minimum Payment" by the "Payment Due Date" shown on my Statement. The "Total Minimum Payment" includes the Minimum Payment Due, Past Due Amounts, any outstanding fees, and any amount in excess of my Credit Limit, as applicable.

I may pay more than the Minimum Payment Due, pay more frequently or pay the Previous Balance which includes any FINANCE CHARGE due, and by doing so will reduce my FINANCE CHARGE. Information regarding my Minimum Payment Due is stated in the *Visa Additional Federal Disclosure Table*.

I understand that any Payment received is applied in the following order as applicable: (1) Miscellaneous and Late Fees, (2) all unpaid FINANCE CHARGE, (3) principal. Principal is reduced in the following order:

- Purchase balance as of last statement
- Cash advance balance as of last statement
- Purchase this cycle
- Cash advances this cycle

Payments received that are in excess of the required minimum will be applied to balances in descending rate order as applicable.

ADDITIONAL TERMS

The following terms apply to your Account:

Annual Percentage Rate:.....See reverse
Minimum Finance Charge:.....None
Transaction Charge for Purchases:.....None
Grace Period for Purchases:..... Approximately 25 days
Grace Period for Cash Advances:.....None
Balance Computation Method:.....Average Daily Balance
including New Purchases

BILLING RIGHTS SUMMARY (In case of errors or questions about your Statement)

If you think your Statement is wrong, or if you need more information about a transaction on your Statement, you must write us on a separate sheet at **Digital Federal Credit Union, Attn: Error Resolution, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, Massachusetts 01752-9130**, as soon as possible. We must hear from you no later than sixty (60) days from the date we sent you the Statement on which the error or problem first appeared. You can telephone us at 508.263.6700 or 800.328.8797 but doing so will not preserve your rights.

In your letter, you must give us:

- Your name and account number;
- The dollar amount of the suspected error; and
- A description of the error and explanation of why you believe there is an error. If you need more information you will identify the item you are unsure about.

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P.O. Box 9129
Marlborough, MA 01752-9129



BANKING – THE DCU WAY

CARD NUMBER:

Page 2 of 2

Transactions *Continued*

Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
03/26	03/28	APPLE.COM/BILL 866-712-7753 CA	2.99	
03/26	03/28	APPLE.COM/BILL 408-974-1010 CA	10.65	
03/28	03/29	AMAZON PRIME*169E8 AMZN.COM/BILLWA	16.32	
03/29	03/30	PRIME VIDEO*167WJ2 888-802-3080 WA	8.99	
03/30	03/31	APPLE.COM/BILL 866-712-7753 CA	12.78	
03/30	03/31	PAYPAL *EBAY US 402-935-7733 CA	333.32	
04/01	04/01	LOAN PAYMENT-TRANSFER		200.00
		ONE TIME DCU REWARDS VISA PAYMENT		
04/04	04/05	SPC UNIVERSITY HTTPSSPCUNIVEGA	99.00	
04/05	04/06	PRIME VIDEO*1H59B9 888-802-3080 WA	3.99	
04/10	04/11	GDP*ESCAPE VELOCIT 480-4638389 CA	1500.00	

Fees

Transaction Date	Posting Date	Description	Amount
03/15	03/15	CAT EXCEPTION	515.00
03/16	03/16	CAT EXCEPTION	309.00
TOTAL FEES FOR THIS PERIOD			824.00

Interest

Description	
INTEREST CHARGED ON STD PURCHASE	153.74
INTEREST CHARGED ON STD CASH ADV	0.00
INTEREST CHARGED ON STD BAL XFER	0.00
TOTAL INTEREST FOR THIS PERIOD	153.74

Totals Year-To-Date

TOTAL FEES CHARGED IN 2022	824.00
TOTAL INTEREST CHARGED IN 2022	153.74

Interest Charge Calculation

Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	15,587.77	0.030822%	11.250 (V)	153.74
STD CASH ADV	0.00	0.030822%	11.250 (V)	0.00
STD BAL XFER	0.00	0.030822%	11.250 (V)	0.00

(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY

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Visa Credit Card Bill

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925
CARD NUMBER:

Summary of Account Activity	
Starting Balance	17,767.45
Payments	0.00
Other Credits	-11,029.99
Purchases	3,948.60
Cash Advances	629.94
Other Debits	0.00
Fees Charged	0.00
Interest Charged	34.66
New Balance	11,281.34
<p>If you would like information about credit counseling services, call 877-316-6322</p>	

Payment Information	
Minimum Payment Due	197.00
Past Due Amount	311.00
Required Payment Due	508.00
Due Date	06/05/22
DCU REWARDS VISA LN#	
Credit Limit	18,200.00
Available Credit	6,918.66
Statement Closing Date	05/10/22
Days in Period	29
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$ 25.00 and your APRS may be increased up to the penalty APR of 18.000%. The actual amount of your late fee may be less.</p> <p>Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about... And you will end up paying an estimated total of...
ONLY THE MINIMUM PAYMENT	28 YEARS \$23,502
\$377	3 YEARS \$13,572 (SAVINGS=\$9,930)

Transactions				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
04/12		OLD STD PURCH RATE= 11.250, NEW STD PURCH RATE = 11.500		
04/12		OLD STD CASH ADV RATE= 11.250, NEW STD CASH ADV RATE = 11.500		
04/12		OLD STD BAL XFER RATE= 11.250, NEW STD BAL XFER RATE = 11.500		
04/11	04/12	PP*GOOGLE STORAGE 402-935-7733 CA	1.99	
02/16	04/20	PAYPAL *DG PROCESS 402-935-7733 FL		3000.00
		SUSPEND DISPUTED ITEM		
02/15	04/20	PAYPAL *DG PROCESS 402-935-7733 FL		8000.00
		SUSPEND DISPUTED ITEM		

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Member Number
Account Number

Minimum Payment Due 197.00
Past Due Amount 311.00
Required Payment Due 06/05/22 508.00
New Balance 11,281.34

Amount Enclosed: \$

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925

DIGITAL FEDERAL CREDIT UNION
P.O. Box 9129
MARLBOROUGH, MA 01752-9129

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- Purchase balance as of last statement
- Cash advance balance as of last statement
- Purchase this cycle
- Cash advances this cycle

Payments received that are in excess of the required minimum will be applied to balances in descending rate order as applicable.

ADDITIONAL TERMS

The following terms apply to your Account:

Annual Percentage Rate:.....See reverse
Minimum Finance Charge:.....None
Transaction Charge for Purchases:.....None
Grace Period for Purchases:..... Approximately 25 days
Grace Period for Cash Advances:.....None
Balance Computation Method:.....Average Daily Balance
including New Purchases

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P.O. Box 9129
Marlborough, MA 01752-9129



Transactions <i>Continued</i>				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
02/12	04/20	PAY HOMEADVISOR-FEB12 PAY HOMEADVISOR-FEB12 NY		29.99
		CREDIT CARD CREDIT		
04/20	04/21	PANERA BREAD #6014 EDISON NJ	17.23	
04/20	04/21	BOSTON MARKET 3605 HAMBURG PA	18.00	
04/20	04/21	ALMAZ SMOKE SHOP L COLONIA NJ	14.90	
04/20	04/21	ALMAZ SMOKE SHOP L COLONIA NJ	5.32	
04/21	04/21	CASABLANCA MECHANICSBURGPA	38.72	
04/20	04/22	WENDYS 19304 HAMBURG PA	12.06	
04/21	04/22	THE K TRADING TEACHABLE.COMNY	79.97	
04/21	04/22	TRAX CAR WASH EDISON NJ	13.99	
04/21	04/22	BP#5453345VERRAZAN BROOKLYN NY	87.30	
04/21	04/22	DUNKIN #331554 Q35 AVENEL NJ	3.19	
04/21	04/23	STAPLES 0010 LINDEN NJ	27.71	
04/21	04/23	QUICK CHEK CORPORA AVENEL NJ	5.00	
04/21	04/23	BUFF PATTY BROOKLYN NY	13.97	
04/22	04/23	SORRENTO'S PIZZERI AVENEL NJ	10.50	
04/22	04/23	USPS PO 3596510051 NEW YORK NY	8.95	
04/22	04/23	USPS PO 3596520052 NEW YORK NY	26.95	
04/23	04/25	TST* SPIRIT BAR & EDGEWATER NJ	218.20	
04/23	04/25	PUFF & STUFF COLON COLONIA NJ	36.50	
04/24	04/25	BRADTIPTON.SAMCART BRADTIPTON.SACA	997.00	
04/25	04/25	ADVENTURE ACADEMY 866-922-1679 CA	79.99	
04/24	04/26	TST* CORNBREAD SOU NEWARK NJ	50.12	
04/25	04/27	1 800 GOT JUNK NJ 732-214-8809 NJ	85.30	
04/26	04/27	THE UPS STORE 6960 862-2341130 NJ	14.71	
04/26	04/27	THE UPS STORE 7172 973-8106830 NJ	2.67	
04/26	04/27	GOLDEN KRUST NEWARK NJ	47.87	
04/26	04/27	CONTINENTAL TRADIN NEWARK NJ	30.76	
04/26	04/27	USPS PO 3356700117 NEWARK NJ	56.65	
04/26	04/27	USPS PO 3300700124 NEWARK NJ	63.90	
04/28	04/28	KARIZMA LOUNGE NEW YORK NY	223.30	
04/27	04/29	SHELL OIL 57545293 RAHWAY NJ	76.34	
04/28	04/29	PUFF & STUFF COLON COLONIA NJ	5.53	
04/28	04/29	USPS PO 3300890462 COLONIA NJ	147.80	
04/28	04/29	CHIPOTLE 3211 METUCHEN NJ	30.87	
04/28	04/30	WENDYS #3036 RAHWAY NJ	26.83	
04/29	04/30	APPLE.COM/BILL 866-712-7753 CA	11.97	
04/29	04/30	APPLE.COM/BILL 866-712-7753 CA	13.05	
04/29	04/30	APPLE.COM/BILL 866-712-7753 CA	2.99	
04/29	04/30	APPLE.COM/BILL 866-712-7753 CA	10.65	
04/29	04/30	APPLE.COM/BILL 866-712-7753 CA	10.88	
04/29	05/02	TST* CORNBREAD SOU NEWARK NJ	4.27	
04/29	05/02	TST* CORNBREAD SOU NEWARK NJ	47.98	
05/01	05/02	VESTA *AT&T PREPA 866-608-3007 OR	31.99	
05/01	05/02	ALMAZ SMOKE SHOP L COLONIA NJ	17.03	
05/02	05/03	USPS PO 4152480055 MECHANICSBURGPA	3.99	
05/02	05/04	STAPLES 0011 CAMP HILL PA	40.25	
05/02	05/04	STAPLES 0011 CAMP HILL PA	44.97	
05/02	05/04	RED LOBSTER 0195 MECHANICSBURGPA	93.42	
05/02	05/04	SHELL OIL 12826973 FEASTERVILLE-PA	7.77	
05/02	05/04	SHELL OIL 12826973 FEASTERVILLE-PA	101.53	
05/02	05/04	97612 - ON-STREET HARRISBURG PA	12.00	
05/02	05/04	HERO HOOKAH LOUNGE MECHANICSBURGPA	52.84	
05/02	05/04	HERO HOOKAH LOUNGE MECHANICSBURGPA	41.78	
05/02	05/04	DUKES BAR & GRILL 717-4783853 PA	53.51	
05/03	05/04	MAYA HOOKAH LOUNGE SOMERVILLE NJ	141.25	
05/03	05/05	TGI FRIDAYS 60635 PRINCETON NJ	57.39	
05/04	05/05	MOAAZ MEDITERRANEA RAHWAY NJ	3.20	
05/04	05/05	ESSEX COUNTY REGIS NEWARK NJ	38.00	
05/04	05/05	USPS PO 3300890462 COLONIA NJ	17.40	
05/04	05/05	USPS PO 3300890462 COLONIA NJ	30.95	
05/04	05/06	WENDY'S 203 ELIZABETH NJ	18.62	
05/04	05/06	SHELL OIL 57545294 ELIZABETH NJ	113.05	
05/05	05/06	ALMAZ SMOKE SHOP L COLONIA NJ	5.32	
05/05	05/07	HERO HOOKAH LOUNGE MECHANICSBURGPA	37.44	
05/06	05/07	ALMAZ SMOKE SHOP L COLONIA NJ	39.78	
05/06	05/07	USPS PO 3344400290 LINDEN NJ	180.00	
05/06	05/09	TST* CORNBREAD SOU NEWARK NJ	51.18	
05/09	05/10	COINMAMA BBT129610 DHOL	629.94	
		CASH ADVANCE		
05/09	05/10	PUFF & STUFF COLON COLONIA NJ	32.06	



BANKING – THE DCU WAY

CARD NUMBER:

Page 3 of 3

Fees			
Transaction Date	Posting Date	Description	Amount
TOTAL FEES FOR THIS PERIOD			0.00

Interest	
Description	
INTEREST CHARGED ON STD PURCHASE	74.13
INTEREST CHARGED ON STD CASH ADV	0.00
INTEREST CHARGED ON STD BAL XFER	0.00
TOTAL INTEREST FOR THIS PERIOD	74.13

Totals Year-To-Date	
TOTAL FEES CHARGED IN 2022	824.00
TOTAL INTEREST CHARGED IN 2022	227.87

Interest Charge Calculation				
Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	8,113.18	0.031507%	11.500 (V)	74.13
STD CASH ADV	0.00	0.031507%	11.500 (V)	0.00
STD BAL XFER	0.00	0.031507%	11.500 (V)	0.00
(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY				
THE BALANCE USED TO COMPUTE INTEREST IS THE AVERAGE DAILY BALANCE CALCULATED BY ADDING THE OUTSTANDING BALANCE FOR EACH DAY IN THE CYCLE AND DIVIDING BY THE NUMBER OF DAYS IN THE CYCLE. THE OUTSTANDING BALANCE INCLUDES NEW CHARGES, PAYMENTS AND CREDITS. INTEREST IS FORGIVEN FOR QUALIFIED PURCHASE BALANCES OR PORTIONS OF PURCHASE BALANCES THAT ARE SUBJECT TO GRACE IF PAID BY 06/05/2022				



Visa Credit Card Bill

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925
CARD NUMBER:

Summary of Account Activity	
Starting Balance	11,281.34
Payments	-320.00
Other Credits	-88.15
Purchases	15,153.31
Cash Advances	2,047.31
Other Debits	0.00
Fees Charged	25.00
Interest Charged	465.65
New Balance	28,564.46
<p>If you would like information about credit counseling services, call 877-316-6322</p>	

Payment Information	
Minimum Payment Due	500.00
Past Due Amount	188.00
Required Payment Due	11,052.46
Due Date	07/05/22
DCU REWARDS VISA LN#	
Credit Limit	18,200.00
Available Credit	0.00
Statement Closing Date	06/10/22
Days in Period	31
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$ 25.00 and your APRS may be increased up to the penalty APR of 18.000%. The actual amount of your late fee may be less.</p> <p>Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about... And you will end up paying an estimated total of...
ONLY THE MINIMUM PAYMENT	38 YEARS \$61,876
\$950	3 YEARS \$34,200 (SAVINGS=\$27,676)

Transactions				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
05/10	05/11	IPARK 61 NEW YORK NY	60.00	
05/09	05/11	WWW.RESERVATIONS.C 855-9562201 FL	19.99	
05/09	05/11	ATRIUM PARKING LLC NEW YORK NY	37.00	
05/10	05/11	BABYLON HOOKAH LOU NEW YORK NY	152.07	
05/10	05/11	DUNKIN #342876 NEWARK NJ	15.29	
05/10	05/12	STK DOWNTOWN ROOFT NEW YORK NY	326.63	
05/10	05/12	CARLOS AUTO ELECTR NEWARK NJ	106.64	
05/11	05/12	COINMAMA BBT129678 DHOL	314.97	

Please detach at perforation and return with payment

PAY YOUR VISA USING ONLINE BANKING, MOBILE BANKING, OR EASY TOUCH
Save your checks, stamps, envelopes, and time! Pay your VISA® using ONLINE BANKING at dcu.org, your MOBILE BANKING app, or by calling Easy Touch at 800.328.8797.

Member Number
Account Number
Minimum Payment Due 500.00
Past Due Amount 188.00
Required Payment Due 07/05/22 11,052.46
New Balance 28,564.46

Amount Enclosed: \$

BENJAMIN S RICH
159 CLIFFORD ST
NEWARK NJ 07105-1925

DIGITAL FEDERAL CREDIT UNION
P.O. Box 9129
MARLBOROUGH, MA 01752-9129

PERIODIC FINANCE CHARGE (*)

FINANCE CHARGE begins to accrue from the date the transaction is posted to my Account. The FINANCE CHARGE is calculated (and stored) each day during the billing cycle by taking the beginning day's balance and multiplying it by the Periodic Rate divided by 365. The total FINANCE CHARGE for the Billing Cycle is the sum of all stored FINANCE CHARGES for that cycle. No FINANCE CHARGE will be imposed on new purchases which appear for the first time during the Billing Cycle if the entire Previous Statement Balance (including unpaid FINANCE CHARGE) is paid in full by the Payment Due Date (25 days from the Billing Cycle closing date) and there is no new cash advance activity. Cash Advances will incur a daily FINANCE CHARGE for each day the Cash Advance balance remains on the account. You define Cash Advance under ACCESSING THE ACCOUNT in the VISA® CREDIT CARD AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT and Disclosure Table, which I received when I opened my Visa Account. FINANCE CHARGE is calculated using the balance as of the beginning of each day in the Billing Cycle. While transactions actually posted to my account on the Billing Cycle Close Date will be included in the Balances and other Totals at the bottom of each statement, they will not have been used in the calculation of that cycle's FINANCE CHARGE as the beginning balance for that day would have already been determined.

Average Daily Balance: Although the FINANCE CHARGE is calculated daily, the Average Daily Balance is provided on my statement for reference. The Average Daily Balance is the total FINANCE CHARGE for the cycle divided by the number of days in the cycle divided by the Periodic Rate times 365.

I understand there may be minor variations due to rounding.

MINIMUM PAYMENT

I must pay at least the "Total Minimum Payment" by the "Payment Due Date" shown on my Statement. The "Total Minimum Payment" includes the Minimum Payment Due, Past Due Amounts, any outstanding fees, and any amount in excess of my Credit Limit, as applicable.

I may pay more than the Minimum Payment Due, pay more frequently or pay the Previous Balance which includes any FINANCE CHARGE due, and by doing so will reduce my FINANCE CHARGE. Information regarding my Minimum Payment Due is stated in the *Visa Additional Federal Disclosure Table*.

I understand that any Payment received is applied in the following order as applicable: (1) Miscellaneous and Late Fees, (2) all unpaid FINANCE CHARGE, (3) principal. Principal is reduced in the following order:

- Purchase balance as of last statement
- Cash advance balance as of last statement
- Purchase this cycle
- Cash advances this cycle

Payments received that are in excess of the required minimum will be applied to balances in descending rate order as applicable.

ADDITIONAL TERMS

The following terms apply to your Account:

Annual Percentage Rate:.....See reverse
Minimum Finance Charge:.....None
Transaction Charge for Purchases:.....None
Grace Period for Purchases:..... Approximately 25 days
Grace Period for Cash Advances:.....None
Balance Computation Method:.....Average Daily Balance
including New Purchases

BILLING RIGHTS SUMMARY (In case of errors or questions about your Statement)

If you think your Statement is wrong, or if you need more information about a transaction on your Statement, you must write us on a separate sheet at **Digital Federal Credit Union, Attn: Error Resolution, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, Massachusetts 01752-9130**, as soon as possible. We must hear from you no later than sixty (60) days from the date we sent you the Statement on which the error or problem first appeared. You can telephone us at 508.263.6700 or 800.328.8797 but doing so will not preserve your rights.

In your letter, you must give us:

- Your name and account number;
- The dollar amount of the suspected error; and
- A description of the error and explanation of why you believe there is an error. If you need more information you will identify the item you are unsure about.

You do not have to pay any amount in question while DCU is investigating, but you are still obligated to pay the parts of your balance that are not in question. While we are investigating, we cannot report you as delinquent or take any action to collect the amount in question.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If DCU owns or operates the merchant, or if DCU mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of the purchases.

IMPORTANT

If your card has been lost or stolen, or if you have not received it, you must contact DCU immediately at 508.263.6700 or 800.328.8797 weekdays, from 8:00 a.m. to 8:00 p.m., Saturdays, from 9:00 a.m. to 3:00 p.m. Eastern Time. During non-business hours you must report the loss immediately by calling 800.847.2911 (800VISA911).

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P.O. Box 9129
Marlborough, MA 01752-9129

Transactions Continued

Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
		CASH ADVANCE		
05/11	05/12	NJ BUSINESS SERVIC TRENTON NJ	80.00	
05/11	05/12	USPS PO 3300890462 COLONIA NJ	73.90	
05/11	05/13	W HOBOKEN HOBOKEN NJ	113.95	
05/13	05/14	VZWRLSS*PREPAID PY 888-294-6804 FL	37.32	
05/14	05/16	CCI*RESERVATIONS.C 855-956-2201 TX	740.29	
05/14	05/16	WENDY'S 210 CLARK NJ	11.19	
05/14	05/16	THE HOME DEPOT 981 COLONIA NJ	88.15	
05/15	05/16	PUFF & STUFF COLON COLONIA NJ	17.69	
05/17	05/17	ELECTRONIC LOAN PAYMENT		320.00
		WESTERN UNION SPEEDPAY 051722		
05/17	05/18	COINMAMA BBT129901 DHOL	524.95	
		CASH ADVANCE		
05/17	05/18	TRAX CAR WASH EDISON NJ	15.00	
05/17	05/18	BP#2157022A-1 AMOC STATEN ISLANDNY	114.50	
05/17	05/18	BANANAREPUBLIC US EDISON NJ	240.00	
05/17	05/19	STAPLES 0010 ISELIN NJ	18.18	
05/17	05/19	FUSHIMI BROOKLYN NY	118.44	
05/18	05/19	PUFF & STUFF COLON COLONIA NJ	17.03	
05/18	05/19	USPS PO 3300890462 COLONIA NJ	36.95	
05/18	05/20	EXXONMOBIL 4797 ISELIN NJ	99.34	
05/19	05/20	COINMAMA BBT129982 DHOL	577.45	
		CASH ADVANCE		
05/18	05/20	HOUSTON'S 201.488. HACKENSACK NJ	209.02	
05/19	05/21	WENDY'S 217 SOUTH PLAINFINJ	23.54	
05/21	05/23	THE K TRADING TEACHABLE.COMNY	79.97	
05/21	05/23	WENDY'S 217 SOUTH PLAINFINJ	12.25	
05/21	05/23	THE HOME DEPOT 981 COLONIA NJ		88.15
		CREDIT CARD CREDIT		
05/23	05/24	COINMAMA BBT130094 DHOL	629.94	
		CASH ADVANCE		
05/23	05/24	PUFF & STUFF COLON COLONIA NJ	17.69	
05/23	05/24	USPS PO 3300890462 COLONIA NJ	32.03	
05/23	05/24	USPS PO 3338250494 ISELIN NJ	10.00	
05/23	05/25	STAPLES 0010 LINDEN NJ	6.39	
05/23	05/25	STAPLES 0010 LINDEN NJ	5.67	
05/23	05/25	QDOBA 2924 ISELIN NJ	13.01	
05/24	05/25	USPS.COM POSTAL ST 800-782-6724 MO	126.95	
05/25	05/25	GOT TRASH 732-239-6830 NJ	373.18	
05/25	05/26	SQ *NARCISO PEST C NEWARK NJ	53.85	
05/26	05/26	PRIME VIDEO*1R7PM6 888-802-3080 WA	3.99	
05/26	05/27	APPLE.COM/BILL 866-712-7753 CA	10.88	
05/26	05/27	APPLE.COM/BILL 866-712-7753 CA	2.99	
05/26	05/27	APPLE.COM/BILL 866-712-7753 CA	13.05	
02/16	05/31	PAYPAL DG PROCESSI PAYPAL DG PROCESSI FL US	8000.00	
02/17	05/31	PAYPAL DG PROCESSI PAYPAL DG PROCESSI FL US	3000.00	
05/30	05/31	AMAZON PRIME*1X6ZL AMZN.COM/BILLWA	15.98	
05/30	05/31	AMZN MKTP US*1X16A AMZN.COM/BILLWA	264.42	
05/29	05/31	JP'S RESTAURANT BRONX NY	257.55	
05/30	05/31	STEPHANIES BBQ ROSELLE PARK NJ	71.36	
05/30	06/01	SCRIBD INC SAN FRANCISCOCA	9.99	

Fees

Transaction Date	Posting Date	Description	Amount
05/11	05/11	LATE CHARGE	25.00
TOTAL FEES FOR THIS PERIOD			25.00

Interest

Description	
INTEREST CHARGED ON STD PURCHASE	236.62
INTEREST CHARGED ON STD CASH ADV	20.03
INTEREST CHARGED ON STD BAL XFER	0.00
TOTAL INTEREST FOR THIS PERIOD	256.65



BANKING – THE DCU WAY

CARD NUMBER:

Page 3 of 3

Totals Year-To-Date

TOTAL FEES CHARGED IN 2022	849.00
TOTAL INTEREST CHARGED IN 2022	484.52

Interest Charge Calculation

Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	24,226.67	0.031507%	11.500 (V)	236.62
STD CASH ADV	2,050.70	0.031507%	11.500 (V)	20.03
STD BAL XFER	0.00	0.031507%	11.500 (V)	0.00

(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY

THE BALANCE USED TO COMPUTE INTEREST IS THE AVERAGE DAILY BALANCE CALCULATED BY ADDING THE OUTSTANDING BALANCE FOR EACH DAY IN THE CYCLE AND DIVIDING BY THE NUMBER OF DAYS IN THE CYCLE. THE OUTSTANDING BALANCE INCLUDES NEW CHARGES, PAYMENTS AND CREDITS. INTEREST IS FORGIVEN FOR QUALIFIED PURCHASE BALANCES OR PORTIONS OF PURCHASE BALANCES THAT ARE SUBJECT TO GRACE IF PAID BY 07/05/2022



BANKING – THE DCU WAY

Visa Credit Card Bill

BENJAMIN S RICH

CARD NUMBER:

Summary of Account Activity	
Starting Balance	28,564.46
Payments	0.00
Other Credits	0.00
Purchases	0.00
Cash Advances	0.00
Other Debits	0.00
Fees Charged	25.00
Interest Charged	286.38
New Balance	28,875.84
<p>If you would like information about credit counseling services, call 877-316-6322</p>	

Payment Information	
Minimum Payment Due	505.00
Past Due Amount	688.00
Required Payment Due	1,193.00
Due Date	08/05/22
DCU REWARDS VISA LN#	
Credit Limit	0.00
Available Credit	0.00
Statement Closing Date	07/11/22
Days in Period	31
<p>Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
ONLY THE MINIMUM PAYMENT	40 YEARS
\$969	3 YEARS
	\$65,305
	\$34,884 (SAVINGS=\$30,421)

Transactions				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits
06/11		OLD STD PURCH RATE= 11.500, NEW STD PURCH RATE = 12.000		
06/11		OLD STD CASH ADV RATE= 11.500, NEW STD CASH ADV RATE = 12.000		
06/11		OLD STD BAL XFER RATE= 11.500, NEW STD BAL XFER RATE = 12.000		
06/28	06/28	ADJUSTMENT	0.00	
		OLD LIMIT= 18200.00 NEW LIMIT= 0.00		
06/28		STD PURCH BALANCE OF 25421.56 ROLLED TO HELD PURCH		
06/28		OLD STD PURCH RATE= 12.000, NEW STD PURCH RATE= 0.000		
	06/28	STD CASH ADV BALANCE OF 2677.25 ROLLED TO HELD		
		CASH ADV		
06/28		OLD STD CASH ADV RATE= 12.000, NEW STD CASH ADV RATE= 0.000		
06/28		OLD STD BAL XFER RATE= 12.000, NEW STD BAL XFER RATE= 0.000		

Please detach at perforation and return with payment

PAY YOUR VISA USING ONLINE BANKING, MOBILE BANKING, OR EASY TOUCH

Save your checks, stamps, envelopes, and time! Pay your VISA® using ONLINE BANKING at dcu.org, your MOBILE BANKING app, or by calling Easy Touch at 800.328.8797.

Member Number
Account Number

Minimum Payment Due 505.00
Past Due Amount 688.00
Required Payment Due 08/05/22 1,193.00
New Balance 28,875.84

Amount Enclosed: \$

BENJAMIN S RICH



DIGITAL FEDERAL CREDIT UNION
P.O. Box 9129
MARLBOROUGH, MA 01752-9129

PERIODIC FINANCE CHARGE (*)

FINANCE CHARGE begins to accrue from the date the transaction is posted to my Account. The FINANCE CHARGE is calculated (and stored) each day during the billing cycle by taking the beginning day's balance and multiplying it by the Periodic Rate divided by 365. The total FINANCE CHARGE for the Billing Cycle is the sum of all stored FINANCE CHARGES for that cycle. No FINANCE CHARGE will be imposed on new purchases which appear for the first time during the Billing Cycle if the entire Previous Statement Balance (including unpaid FINANCE CHARGE) is paid in full by the Payment Due Date (25 days from the Billing Cycle closing date) and there is no new cash advance activity. Cash Advances will incur a daily FINANCE CHARGE for each day the Cash Advance balance remains on the account. You define Cash Advance under ACCESSING THE ACCOUNT in the VISA® CREDIT CARD AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT and Disclosure Table, which I received when I opened my Visa Account. FINANCE CHARGE is calculated using the balance as of the beginning of each day in the Billing Cycle. While transactions actually posted to my account on the Billing Cycle Close Date will be included in the Balances and other Totals at the bottom of each statement, they will not have been used in the calculation of that cycle's FINANCE CHARGE as the beginning balance for that day would have already been determined.

Average Daily Balance: Although the FINANCE CHARGE is calculated daily, the Average Daily Balance is provided on my statement for reference. The Average Daily Balance is the total FINANCE CHARGE for the cycle divided by the number of days in the cycle divided by the Periodic Rate times 365.

I understand there may be minor variations due to rounding.

MINIMUM PAYMENT

I must pay at least the "Total Minimum Payment" by the "Payment Due Date" shown on my Statement. The "Total Minimum Payment" includes the Minimum Payment Due, Past Due Amounts, any outstanding fees, and any amount in excess of my Credit Limit, as applicable.

I may pay more than the Minimum Payment Due, pay more frequently or pay the Previous Balance which includes any FINANCE CHARGE due, and by doing so will reduce my FINANCE CHARGE. Information regarding my Minimum Payment Due is stated in the *Visa Additional Federal Disclosure Table*.

I understand that any Payment received is applied in the following order as applicable: (1) Miscellaneous and Late Fees, (2) all unpaid FINANCE CHARGE, (3) principal. Principal is reduced in the following order:

- Purchase balance as of last statement
- Cash advance balance as of last statement
- Purchase this cycle
- Cash advances this cycle

Payments received that are in excess of the required minimum will be applied to balances in descending rate order as applicable.

ADDITIONAL TERMS

The following terms apply to your Account:

Annual Percentage Rate:.....See reverse
Minimum Finance Charge:.....None
Transaction Charge for Purchases:.....None
Grace Period for Purchases:..... Approximately 25 days
Grace Period for Cash Advances:.....None
Balance Computation Method:.....Average Daily Balance
including New Purchases

BILLING RIGHTS SUMMARY (In case of errors or questions about your Statement)

If you think your Statement is wrong, or if you need more information about a transaction on your Statement, you must write us on a separate sheet at **Digital Federal Credit Union, Attn: Error Resolution, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, Massachusetts 01752-9130**, as soon as possible. We must hear from you no later than sixty (60) days from the date we sent you the Statement on which the error or problem first appeared. You can telephone us at 508.263.6700 or 800.328.8797 but doing so will not preserve your rights.

In your letter, you must give us:

- Your name and account number;
- The dollar amount of the suspected error; and
- A description of the error and explanation of why you believe there is an error. If you need more information you will identify the item you are unsure about.

You do not have to pay any amount in question while DCU is investigating, but you are still obligated to pay the parts of your balance that are not in question. While we are investigating, we cannot report you as delinquent or take any action to collect the amount in question.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If DCU owns or operates the merchant, or if DCU mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of the purchases.

IMPORTANT

If your card has been lost or stolen, or if you have not received it, you must contact DCU immediately at 508.263.6700 or 800.328.8797 weekdays, from 8:00 a.m. to 8:00 p.m., Saturdays, from 9:00 a.m. to 3:00 p.m. Eastern Time. During non-business hours you must report the loss immediately by calling 800.847.2911 (800VISA911).

0310

P.O. Box 9129
Marlborough, MA 01752-9129



BANKING – THE DCU WAY

CARD NUMBER:

Page 2 of 2

Fees			
Transaction Date	Posting Date	Description	Amount
06/11	06/11	LATE CHARGE	25.00
TOTAL FEES FOR THIS PERIOD			25.00

Interest	
Description	
INTEREST CHARGED ON STD PURCHASE	0.00
INTEREST CHARGED ON STD CASH ADV	0.00
INTEREST CHARGED ON STD BAL XFER	0.00
INTEREST CHARGED ON HELD PURCHASE	259.09
INTEREST CHARGED ON HELD CASH ADV	27.29
TOTAL INTEREST FOR THIS PERIOD	286.38

Totals Year-To-Date	
TOTAL FEES CHARGED IN 2022	874.00
TOTAL INTEREST CHARGED IN 2022	770.90

Interest Charge Calculation				
Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	0.00	0.000000%	0.000 (V)	0.00
STD CASH ADV	0.00	0.000000%	0.000 (V)	0.00
STD BAL XFER	0.00	0.000000%	0.000 (V)	0.00
HELD PURCHASE	25,421.56	0.032877%	12.000 (V)	259.09
HELD CASH ADV	2,677.25	0.032877%	12.000 (V)	27.29
(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY				
THE BALANCE USED TO COMPUTE INTEREST IS THE AVERAGE DAILY BALANCE CALCULATED BY ADDING THE OUTSTANDING BALANCE FOR EACH DAY IN THE CYCLE AND DIVIDING BY THE NUMBER OF DAYS IN THE CYCLE. THE OUTSTANDING BALANCE INCLUDES NEW CHARGES, PAYMENTS AND CREDITS. INTEREST IS FORGIVEN FOR QUALIFIED PURCHASE BALANCES OR PORTIONS OF PURCHASE BALANCES THAT ARE SUBJECT TO GRACE IF PAID BY 08/05/2022				



BANKING – THE DCU WAY

Visa Credit Card Bill

BENJAMIN S RICH

CARD NUMBER:

Summary of Account Activity	
Starting Balance	28,875.84
Payments	0.00
Other Credits	0.00
Purchases	0.00
Cash Advances	0.00
Other Debits	0.00
Fees Charged	0.00
Interest Charged	277.14
Current Balance	29,152.98
DCU REWARDS VISA LN#	
Credit Limit	0.00
Available Credit	0.00
Statement Closing Date	08/10/22
Days in Period	30
QUESTIONS?	
Call Customer Service	800-328-8797
Lost or Stolen Card	800-328-8797
If you would like information about credit counseling services, call 877-316-6322	

Payment Information		
Current Balance		29,152.98
Minimum Payment Due		510.00
Past Due Amount		1,193.00
Required Payment Due		1,703.00
Due Date		09/05/22
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
ONLY THE MINIMUM PAYMENT	40 YEARS	\$65,260
\$982	3 YEARS	\$35,352 (SAVINGS=\$29,908)

Transactions				
Transaction Date	Posting Date	Description	Purchases & Advances	Payments & Credits

Fees				
Transaction Date	Posting Date	Description		Amount
TOTAL FEES FOR THIS PERIOD				0.00

NOTICE: PLEASE SEE FOLLOWING PAGES FOR IMPORTANT INFORMATION

Please detach at perforation and return with payment

PAY YOUR VISA USING DIGITAL BANKING,OR EASY TOUCH TELEPHONE TELLER

Save your checks, stamps, envelopes, and time! Pay your VISA® using DIGITAL BANKING at dcu.org, your MOBILE BANKING app, or by calling Easy Touch Telephone Teller at 800.328.8797.

Member Number
Account Number

Minimum Payment Due 510.00
Past Due Amount 1,193.00
Required Payment Due 09/05/22 1,703.00
Current Balance 29,152.98

Amount Enclosed: \$

BENJAMIN S RICH



DIGITAL FEDERAL CREDIT UNION
P.O. Box 9129
MARLBOROUGH, MA 01752-9129

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

For complete terms and conditions applicable to your Visa Account, please refer to DCU's Visa Account Agreement for Consumers.

Making Payments: The amount of your payment should be at least the Required Payment Due shown above. Your payment must be made in U.S. dollars in a form acceptable to us.

You may make payments electronically through DCU's Digital Banking, either online or mobile, or by calling the telephone number provided above. You may also make payment by mailing the payment to the address shown on this statement above. If you mail your payment: (a) include the payment coupon from this statement; (b) do not send cash; and (c) do not staple, clip, or tape the documents.

We credit properly prepared payments made through the mail and electronic channels identified as of the date received, if the payment is received by 5 p.m. Eastern Time at the address, website, or phone number shown on the remittance portion of this statement. In some cases, DCU may delay the availability of credit until we confirm that your payment has cleared, even if we credit your payment to your Visa Account. If necessary, we may adjust your Visa Account to correct errors, process returned and reversed payments, and handle similar issues. If your payment is returned unpaid for any reason, we may charge and you agree to pay a returned payment fee, and you may also be charged late fees.

DCU may accept and process payments without losing any of our rights. DCU may accept checks or other types of payments marked "payment in full" or with words of similar effect without being bound by such language or losing any of our rights under this Agreement to collect the full balance of your Visa Account. DCU may also accept late or partial payments without forfeiting any of our rights under this Agreement.

ACCOUNT INFORMATION REPORTED TO CREDIT

BUREAUS: WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Calculation Of Balance Subject To Interest Charges: To calculate interest charges, DCU uses a method called "average daily balance (including new purchases)." We figure the interest charge on your Visa Account by applying the periodic rate (which is your current applicable APR divided by the number of days in the year) to the "average daily balance" of your Visa Account. To get the "average daily balance" we take the outstanding balance of your Visa Account each day, add any new Purchases, Cash Advances, or Balance Transfers, and subtract any payments or credits, which gives us the daily balance. If you paid your previous month's balance in full (or if your balance was zero or a credit amount), new Purchases which post to your Visa Account are not added to the daily balances. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." There may be minor variations in this calculation due to rounding.

DCU will begin charging you interest on the date the transaction is posted to your Visa Account. For Purchases, however, DCU will not charge you interest on Purchases if you pay your entire balance by the Payment Due Date each month. Cash Advances and Balance Transfers will incur a daily interest for each day the Cash Advance and/or Balance Transfer balance remains on your Visa Account.

How to Avoid Paying Interest on Purchases (Grace Period):

Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on new Purchases if you pay your entire balance by the due date each month. For Cash Advances and Balance Transfers, however, you will be charged interest on beginning on the transaction date.

What To Do If You Think You Find A Mistake On Your

Statement: If you think there is an error on your statement, write to us at: Digital Federal Credit Union, Attn: Error Resolution, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, MA 01752-9130.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card

Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Digital Federal Credit Union, Attn: Card Services, 220 Donald Lynch Blvd., PO Box 9130, Marlborough, MA 01752-9130

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

IMPORTANT: LOST OR STOLEN CARDS

If your card has been lost or stolen, or if you have not received it, you must contact DCU immediately at 508.263.6700 or 800.328.8797 weekdays, from 8:00 a.m. to 8:00 p.m., Saturdays, from 9:00 a.m. to 3:00 p.m. Eastern Time. During non-business hours you must report the loss immediately by calling 800.847.2911 (800-VISA911).



BANKING – THE DCU WAY

CARD NUMBER:

Page 2 of 2

Interest

Description	
INTEREST CHARGED ON STD PURCHASE	0.00
INTEREST CHARGED ON STD CASH ADV	0.00
INTEREST CHARGED ON STD BAL XFER	0.00
INTEREST CHARGED ON HELD PURCHASE	250.73
INTEREST CHARGED ON HELD CASH ADV	26.41
TOTAL INTEREST FOR THIS PERIOD	277.14

Totals Year-To-Date

TOTAL FEES CHARGED IN 2022	874.00
TOTAL INTEREST CHARGED IN 2022	1048.04

Interest Charge Calculation

Balance Type	Balance Subject To Interest Rate	Daily Periodic Rate	Annual Percentage Rate	Interest Charged
STD PURCHASE	0.00	0.000000%	0.000 (V)	0.00
STD CASH ADV	0.00	0.000000%	0.000 (V)	0.00
STD BAL XFER	0.00	0.000000%	0.000 (V)	0.00
HELD PURCHASE	25,421.56	0.032877%	12.000 (V)	250.73
HELD CASH ADV	2,677.25	0.032877%	12.000 (V)	26.41

(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY

THE BALANCE USED TO COMPUTE INTEREST IS THE AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES) CALCULATED BY ADDING THE OUTSTANDING BALANCE (INCLUDING NEW CHARGES OR ADVANCES AND DEDUCTING PAYMENTS AND CREDITS) FOR EACH DAY IN THE BILLING CYCLE AND DIVIDING BY THE NUMBER OF DAYS IN THE BILLING CYCLE. PLEASE SEE THE "Calculation Of Balance Subject To Interest Charges" SECTION OR DCU'S VISA AGREEMENT FOR CONSUMERS FOR ADDITIONAL INFORMATION.

IMPORTANT CHANGES TO YOUR DCU VISA® CREDIT CARD ACCOUNT TERMS

Please retain this Change in Terms Notice for your personal records.

By this Change in Terms Notice, we are notifying you that we have replaced our former "Visa Credit Card Agreement" with the new **Visa Credit Card Agreement for Consumers**.

Summary of significant changes to your account terms effective October 4, 2022:

- The new agreement includes many of the same terms, conditions, and disclosures that currently apply to DCU's Visa credit card accounts, and are now updated to more user-friendly language and an easier to navigate layout.
- While DCU continues to use the balance computation method of "average daily balance (including new purchases)," the new agreement updates the description of this method, as detailed below.
- DCU changed the description of when the Penalty APR may be imposed and how long the Penalty APR will remain in effect, as detailed below. The actual rate for the Penalty APR is not changed by this Change in Terms Notice.

Effective Date: These changes are effective as of **October 4, 2022 ("Effective Date")**. On and after the Effective Date, the new **Visa Credit Card Agreement for Consumers** referenced in this Change in Terms Notice will amend and replace your current Visa Credit Card Agreement with DCU, and these new terms, conditions, and disclosures will apply to you and your DCU Visa credit card account. **WE STRONGLY ENCOURAGE YOU TO REVIEW THIS NEW AGREEMENT IN ITS ENTIRETY**, which you may do on dcu.org or by calling us at **800.328.8797** to request a copy.

REVISED TERMS AS OF OCTOBER 4, 2022

Description of Balance Computation Method (Section II.5 in new agreement)

The description of the balance computation method used to determine the balance on which interest is calculated is changed to read as follows:

To calculate interest charges, DCU uses a method called "average daily balance (including new purchases)." We figure the interest charge on your Visa Account by applying the periodic rate (which is your current applicable APR divided by the number of days in the year) to the "average daily balance" of your Visa Account. To get the "average daily balance" we take the outstanding balance of your Visa Account each day, add any new Purchases, Cash Advances, or Balance Transfers, and subtract any payments or credits, which gives us the daily balance. If you paid your previous month's balance in full (or if your balance was zero or a credit amount), new Purchases which post to your Visa Account are not added to the daily balances. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." There may be minor variations in this calculation due to rounding. The applicable average daily balance is reflected on each of your Statements.

DCU will begin charging you interest on the date the transaction is posted to your Visa Account. For Purchases, however, DCU will not charge you interest on Purchases if you pay your entire balance by the Payment Due Date each month. Cash Advances and Balance Transfers will incur a daily interest for each day the Cash Advance and/or Balance Transfer balance remains on your Visa Account.

Description of Penalty APR (Section II.7 in new agreement)

The description of when the Penalty APR may be imposed and how long the Penalty APR will remain in effect is changed to read as follows:

If you (i) do not make your Required Payment Due by the due date on your Statement and your Visa Account is over 60 days past due, or (ii) you make a payment that is returned and causes your Visa Account to be over 60 days past due, your account will be subject to the Penalty APR listed in the Pricing Information Disclosure. When it is in effect, the Penalty APR will be applied to any and all current and future transactions and balances on your Visa Account. The Penalty APR will remain in effect until you have made six consecutive monthly payments (minimum or higher) when due.

Right to Reject Changes: You have the right to reject these changes, but you must do so before October 4, 2022. However, if you do reject these changes, you will not be able to use your Visa credit card account for new transactions or further advances. You can reject the changes by writing to us at: **220 Donald Lynch Blvd, P.O. Box 9130, ATTN: Loan Servicing, Marlborough, MA 01752** or by calling us at **800.328.8797**.

If you have any questions, a DCU representative will be happy to help you.



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In the matter of:

Debtor

Plaintiff(s)

Case No. _____

v.

Adversary No. _____

Defendant(s)

**SUMMONS AND NOTICE OF PRETRIAL CONFERENCE
IN AN ADVERSARY PROCEEDING**

YOU ARE SUMMONED and required to submit a motion or answer to the complaint which is attached to this summons to the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall file a motion or answer to the complaint within 35 days.

Address of Clerk

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name and Address of
Plaintiff's Attorney

If you make a motion, your time to answer is governed by Fed.R.Bankr.P. 7012.

YOU ARE NOTIFIED that a pretrial conference of the proceeding commenced by the filing of the complaint will be held at the following time and place.

Address

Courtroom:

Date and Time:

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR
CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT
MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**

James J. Waldron, Clerk

Date: _____

By: _____
Deputy Clerk

**MEDIATION OF ALL DISPUTES IS ENCOURAGED AND IS AVAILABLE PURSUANT TO D.N.J. LBR 9019-2. THE
PRACTITIONER'S GUIDE TO THE MEDIATION PROCESS IS AVAILABLE IN THE BANKRUPTCY COURT CLERK'S
OFFICE, IN EACH COURTROOM, AND ON THE COURT'S WEB SITE: www.njb.uscourts.gov. THE GUIDE CONTAINS
AN OVERVIEW OF THE MEDIATION PROCESS, SAMPLE FORMS, THE REGISTER OF MEDIATORS AND
APPLICABLE LOCAL RULES.**